2015 Updated Forms for DFI Guide to Home Loans Effective Oct. 3, 2015

This insert is meant to provide a brief summary/explanation of two new forms Washington Sate homeowners may be asked to sign in the process of purchasing a home. If you have questions about any of this information, please contact Lyn Peters at 360-902-8731 or lyn.peters@dfi.wa.gov.

LOAN ESTIMATE AND CLOSING DISCLOSURE FORMS

For more than 30 years Federal law has required lenders to provide two different disclosure forms to consumers applying for a mortgage and two different forms at or shortly before closing on the loan. Beginning Oct. 3, 2015, new forms (Loan Estimate and Closing Disclosure) will be used by lenders in place of the old forms. The old forms included the Good Faith Estimate (GFE) on pages 19-21 of this guide, Truth-in-Lending Disclosure (TIL) on page 23 of this guide, and HUD-1 or HUD-1A Settlement Statement (HUD-1) on pages 27, 29 and 30 of this guide. The new forms (Loan Estimate - on pages 3-5 of this insert, and Closing Disclosure - on pages 7-11 of this insert) will be used for most home purchases and refinances; however, the old forms (GFE, TIL, and HUD-1) may still be used for some transactions, such as home equity lines of credit, reverse mortgages, or mortgages secured by mobile home or a dwelling that is not attached to real property.

Within three days of your application, the lender is required to provide you with a Loan Estimate. If there are changes in your application – including your loan amount, credit score, or verified income – your rate and terms will likely change and the lender will give you a revised Loan Estimate. At least three days before your closing, you will get a Closing Disclosure.

For more information about the new disclosures please visit the Consumer Financial Protection Bureau (CFPB) at http://www.consumerfinance.gov/knowbeforeyouowe



Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200 1.877.RING.DFI ■ www.dfi.wa.gov

"Regulating financial services to protect and educate the public and promote economic vitality."

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LOAN ESTIMATE

The Loan Estimate shows the key features and costs of the mortgage loan for which you are applying. It provides the interest rate, term, loan amount, settlement costs, expected payments, and other significant features of a particular loan.

Page 1 of the Loan Estimate form (at right) includes some of the more important features of your loan.

- The top includes your name and address, the property address, the sale price, the loan term, and whether the rate is locked (and if so, how long the rate lock is valid).
- The box titled "Loan Terms" lists your loan's important terms such as the amount of the loan, interest rate, and estimated monthly payment, and whether any of the amounts can increase after closing, and whether there is a prepayment penalty or balloon payment.
- The box titled "Projected Payments" provides a breakdown of possible payments for the life of your loan, showing the amounts you will pay each month in principal and interest, mortgage insurance, and the estimated escrow amount.
- The box titled "Costs at Closing" provides the estimated closing costs and the estimated amount
 of cash you need to bring to closing (more detail can be found on page 2).

Page 2 of the Loan Estimate form (on page 4 of this insert) lists the details of the closing costs:

- Section A lists fees that the lender has complete control over, such as origination and discount
 points, application fee, and underwriting fee. If this fee is higher than the fee you were first quoted,
 find out why and negotiate a better fee if possible.
- Section B lists fees that are charged by third parties such as the appraisal, credit report, and inspection. These fees should be passed on to you without any markup.
- Section C lists fees for services provided by third parties that you may choose yourself. These amounts may vary depending on the service provider you choose.
- · Section E lists taxes and other government fees such as recording fees or other taxes.
- Section F and G list the interest, taxes, and premiums for mortgage, flood, and hazard insurance.
 These will vary depending on your closing date and are not negotiable. If you close in the start of
 the month, you will be prepaying more interest than if you close at the end of the month. These
 items must be paid up front or deposited into an escrow account.
- Section J lists the total closing costs by adding up all the items in sections A-C and E-H and deducting lender credits (if any).

Page 3 of the Loan Estimate form (on page 5 of this insert) provides additional information about your loan.

- The box titled "Comparisons" is a good tool when comparing loan offers. It provides the total you will have paid in principal, interest, mortgage insurance, and loan costs after five years as well as the amount of principal you will have paid. In addition, it provides your Annual Percentage Rate (APR) which shows your costs over the loan term as a rate and your Total Interest Percentage (TIP) which shows the total amount of interest that you pay over the loan term as a percentage of your loan amount.
- The box titled "Other Considerations" provides information about appraisals, homeowner's insurance, late payments, and servicing.



4321 Random Boulevard + Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013

APPLICANTS Michael Jones and Mary Stone

123 Anywhere Street Anytown, ST 12345

PERTY 456 Somewhere Avenue

Anytown, ST 12345

SALE PRICE \$180,000

Amount can increase over time

PURPOSE Purchase
PRODUCT Fixed Rate

LOAN TYPE

© Conventional □FHA □VA □

LOAN ID # 123456789

closing costs expire on 3/4/2013 at 5:00 p.m. EDT

See Section G on page 2 for escrowed property costs. You must pay for other

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		 YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

Projected Payments			
Payment Calculation		Years 1-7	Years 8-30
Principal & Interest		\$761.78	\$761.78
Mortgage Insurance	*	82	· -
Estimated Escrow Amount can increase over time	+	206	+ 206
Estimated Total Monthly Payment		\$1,050	\$968
Estimated Taxes, Insurance & Assessments	\$206	This estimate includes This estimate includes This estimate includes This estimate includes This estimate includes	In escrow? YES YES

Costs at Closing	ĺ.	
Estimated Closing Costs	\$8,054	Includes \$5,672 in Loan Costs + \$2,382 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

a month

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE PAGE 1 OF 3 - LOAN ID # 123456789

property costs separately.

Loan Costs	
A. Origination Charges	\$1,802
.25 % of Loan Amount (Points)	\$405
Application Fee	5300
Underwriting Fee	\$1,097

Other Costs	
E. Taxes and Other Government Fees	\$85
Recording Fees and Other Taxes Transfer Taxes	\$85
F. Prepaids	\$867
Homeowner's Insurance Premium (6 months) Mortgage Insurance Premium (months)	\$605
Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	\$262

Property Taxes (months)

B. Services You Cannot Shop For	\$672
Appraisal Fee	\$405
Credit Report Fee	\$30
Flood Determination Fee	520
Flood Monitoring Fee	532
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110

G. Initial Escrow Payme	nt at Closing	\$413
Homeowner's Insurance	\$100.83 per month for 2 mo.	\$202
Mortgage Insurance	per month for mo.	
Property Taxes	\$105.30 per month for 2 mo.	5211

H. Other	\$1,017
Title - Owner's Title Policy (optional)	\$1,017

C. Services You Can Shop For	\$3,198
Pest Inspection Fee	\$135
Survey Fee	\$65
Title – Insurance Binder	5700
Title - Lender's Title Policy	\$535
Title - Settlement Agent Fee	\$502
Title - Title Search	\$1,261

D. TOTAL LOAN COSTS (A + B + C)

J. TOTAL CLOSING COSTS	\$8,054
D+1	\$8,054
Lender Credits	

\$2,382

I. TOTAL OTHER COSTS (E+F+G+H)

Calculating Cash to Close	
Total Closing Costs (J)	\$8,054
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$18,000
Deposit	- \$10,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$16,054

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID # 123456789

\$5,672

Additional Information About This Loan

LENDER Ficus Bank MORTGAGE BROKER NMLS/_LICENSEID NMLS/__LICENSE ID LOAN OFFICER LOAN OFFICER Joe Smith NMLS/_LICENSEID NMLS/_LICENSEID 12345 EMAIL joesmith@ficusbank.com EMAIL PHONE

PHONE 123-456-7890

\$56,582 Total you will have paid in	
In 5 Years \$15,773 Principal you will have p	n principal, interest, mortgage insurance, and loan costs and off.
Annual Percentage Rate (APR) 4.274% Your costs over the loan	term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP) 69.45% The total amount of interest percentage of your loan	rest that you will pay over the loan term as a amount.
Other Considerations	
Other Considerations	

You can pay for an additional appraisal for your own use at your own cost. If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. Assumption This loan requires homeowner's insurance on the property, which you may obtain from a Homeowner's Insurance company of your choice that we find acceptable. If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly **Late Payment** principal and interest payment. Refinancing this loan will depend on your future financial situation, the property value, and Refinance market conditions. You may not be able to refinance this loan.

> to service your loan. If so, you will make your payments to us. x to transfer servicing of your loan.

Confirm Receipt

Servicing

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Date Co-Applicant Signature

LOAN ESTIMATE PAGE 3 OF 3 + LOAN ID #123456789

CLOSING DISCLOSURE

The Closing Disclosure form sums up the terms of your loan and what you pay at closing. Typically, the closing agent gathers the pertinent information, completes the Closing Disclosure, and disperses the required funds once the buyer and seller have certified the accuracy of the statement by signing it. The Closing Disclosure has a similar format and the same numbering system as the Loan Estimate to easily compare the numbers on your Closing Disclosure to your most recent Loan Estimate. There should not be any significant changes other than those to which you have already agreed.

Page 1 of the Closing Disclosure form (at right) should be almost identical to your most recent Loan Estimate form. In addition to a statement of the transaction and loan information it will also include closing information such as the closing date, disbursement date, and settlement agent. You should then compare the "Loan Terms", "Projected Payments", and "Costs at Closing" boxes for any changes from the most recent Loan Estimate.

Page 2 of the Closing Disclosure form (on page 8 of this insert) lists the details of the closing costs and is broken down into a summary of each party's side of the transaction. Borrower-paid on the left side, Seller-paid in the middle, and paid by others on the right side. It is identical to page two of the Loan Summary except the line items are numbered and a majority of line items indicate to whom the money was paid.

Page 3 of the Closing Disclosure form (on page 9 of this insert) includes two tables that will help you review your transaction.

- A table entitled "Calculating Cash to Close" will help you easily see what changed from your Loan Estimate. The left column lists the amount from the Loan Estimate, the middle column lists the amounts from the Closing Disclosure, and the right column tells you where the amounts changed and where to look on the Closing Disclosure for an explanation as to why the amounts changed.
- The "Summaries of Transactions" table shows an abbreviated summary of your transaction. The
 left column is your transaction while the right column is the seller's transaction. The very bottom of
 the sheet provides the amount the borrower needs to provide (or will receive) as well as the cash
 the seller will receive (or will need to provide) at closing.

Page 4 of the Closing Disclosure form (on page 10 of this insert) provides additional loan disclosures. It includes information such as whether your loan is assumable, has a demand feature, can negatively amortize, and what your lender will do with partial payments. In addition, it provides information about your escrow account. It includes an estimate of your property costs over year one (such as homeowner's insurance, property taxes and homeowner's association dues. It also provides the amount of your monthly escrow payment.

Page 5 of the Closing Disclosure form (on page 11 of this insert) provides a breakdown of your total payments (amount you will have paid after making all payments), finance charge (the dollar amount the loan costs you), amount financed (the loan amount after paying the up-front finance charge), APR (your costs over the loan term expressed as a rate), and TIP (the total amount of interest you will pay over the loan terms as a percentage of your loan amount). It also includes additional loan disclosures and contact information for your lender, mortgage broker (if you used one), buyer's real estate broker, seller's real estate broker, and the settlement agent.

Closing Disclosure

\$180,000

Sale Price

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

000654321

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Information Loan Information Transaction Information 4/15/2013 Michael Jones and Mary Stone 30 years **Date Issued** Loan Term 4/15/2013 123 Anywhere Street Closing Date Purpose Purchase Anytown, ST 12345 Disbursement Date 4/15/2013 Product Fixed Rate Epsilon Title Co. Steve Cole and Amy Doe Settlement Agent 12-3456 III Conventional □FHA 321 Somewhere Drive 456 Somewhere Ave Anytown, ST 12345 DVA D Property Anytown, ST 12345 Ficus Bank 123456789

Loan Terms	J.	Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		 YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

Payment Calculation		fears 1-7	Years 8-30	
Principal & Interest		\$761.78	\$761.78	
Mortgage Insurance	+	82.35	+	-
Estimated Escrow Amount can increase over time	+	206.13	+	206.13
Estimated Total Monthly Payment	\$	1,050.26	\$967.91	
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$356.13 a month	This estimate includes Property Taxes Homeowner's Insurance Other: Homeowner's Association	n Dues	In escrow? YES YES NO
See page 4 for details		See Escrow Account on page 4 for details. You must pay for other p costs separately.		must pay for other property

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs $+$ \$5,018.05 in Other Costs $-$ \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details

6 7

CLOSING DISCLOSURE

CLOSING DISCLOSURE

		Borrow	Marin Company	Seller-P	The state of the s	Paid by Others
Loan Costs	1/2	At Closing	Before Closing	At Closing Be	efore Closing	Others
A. Origination Charges		\$1,80	12.00			
0.25 % of Loan Amount (Points	1)	5405.00				
77 Application Fee		\$300.00				
3 Underwriting Fee		\$1,097.00				
M						
05						
06						
07					_	
D. Canadana Barranusa Did Hat Cha		5236				
B. Services Borrower Did Not Sho	to John Smith Appraisers Inc.	5230	3.33		_	\$405.0
11 Appraisal Fee 12 Credit Report Fee	to Information Inc.		\$29.80			3403.0
3 Flood Determination Fee	to Info Co.	\$20.00	247.00			
4 Flood Monitoring Fee	to Info Co.	531.75				
Tax Monitoring Fee	to Info Co.	575.00				
75. Tax Status Research Fee	to Info Co.	\$80.00				
17						
06						
09						
10						
C. Services Borrower Did Shop Fo	or	\$2,65	5.50			
Pest Inspection Fee	to Pests Co.	\$120.50	1000			
2 Survey Fee	to Surveys Co.	\$85.00				
3 Title - Insurance Binder	to Epsilon Title Co.	\$650.00				
04 Title - Lender's Title Insurance	to Epsilon Title Co.	\$500.00				
35 Title - Settlement Agent Fee	to Epsilon Title Co.	\$500.00				
06 Title - Title Search	to Epsilon Title Co.	\$800.00				
07						
08						
D. TOTAL LOAN COSTS (Borrower	r-Paid)	\$4,69	4.05			
Other Costs						
				V.		
THE REAL PROPERTY.	ees	\$85	.00			
E. Taxes and Other Government F	Tees Deed: \$40.00 Mortgage: \$45.00	\$85 \$85.00	.00			
E. Taxes and Other Government F OI Recording Fees		0.555	.00	\$950.00		
E. Taxes and Other Government F 01 Recording Fees 02 Transfer Tax	Deed: \$40.00 Mortgage: \$45.00	0.555		\$950.00		
E. Taxes and Other Government F Recording Fees Transfer Tax F. Prepaids	Deed: \$40.00 Mortgage: \$45.00 to Any State	\$85.00		5950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium (12 Mortgage Insurance Premium (Deed: \$40.00 Mortgage: \$45.00 to Any State im (12 mo.) to insurance Co. mo.)	\$85.00 \$2,12 \$1,209.96		5950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium (2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per de	Deed: \$40.00 Mortgage: \$45.00 to Any State im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13)	\$85.00 \$2,12 \$1,209.96 \$279.04		5950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 13 Homeowner's Insurance Premium (14 Prepaid Interest (\$17.44 per de 1)44 Property Taxes (6 mo.) to Any	Deed: \$40.00 Mortgage: \$45.00 to Any State im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13)	\$85.00 \$2,12 \$1,209.96		5950.00		
E. Taxes and Other Government F Property Transfer Tax F. Prepaids Homeowner's Insurance Premium (Mortgage Insurance Premium (Prepaid Interest (\$17.44 per di Property Taxes (6 mo.) to Any	Deed: \$40.00 Mortgage: \$45.00 to Any State im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	20.80	5950.00		
E. Taxes and Other Government F PRECORDING Fees Transfer Tax F. Prepaids Homeowner's Insurance Premiu Mortgage Insurance Premium (Prepaid Interest (517.44 per di Property Taxes (6 mo.) to Any Initial Escrow Payment at Closi	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412	20.80	5950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium (2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per do 4 Property Taxes (6 mo.) to Any 5 Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80	20.80	5950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premiu 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per do 4 Property Taxes (6 mo.) to Arry 5 Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83 2 Mortgage Insurance	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	20.80	\$950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premiu 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per de 4 Property Taxes (6 mo.) to Any 5 G. Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83 2 Mortgage Insurance 3 Property Taxes \$105.30	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412	20.80	5950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per di 4 Property Taxes (6 mo.) to Any 5 Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83 2 Mortgage Insurance 3 Property Taxes \$105.30	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	20.80	1950.00		
E. Taxes and Other Government F 1 Recording Fees 1 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per da out of the property Taxes (6 mo.) to Any out of the property Taxes (10 mo.) to Any out of the property Taxe	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	20.80	1950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.44 per da 14 Property Taxes (6 mo.) to Any 15 16 Initial Escrow Payment at Closi 17 Homeowner's Insurance \$100.83 18 Mortgage Insurance 18 Mortgage Insurance 19 Property Taxes \$105.30	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66	20.80	1950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.44 per da 14 Property Taxes (6 mo.) to Arry 15 C. Initial Escrow Payment at Closi 16 Homeowner's Insurance \$100.83 Mortgage Insurance 17 Mortgage Insurance \$105.30 mortgage I	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	20.80	1950.00		
E. Taxes and Other Government F 11 Recording Fees 12 Transfer Tax F. Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.44 per da 14 Property Taxes (6 mo.) to Arry 15 C. Initial Escrow Payment at Closi 11 Homeowner's Insurance \$100.83 Mortgage Insurance 15 Property Taxes \$105.30 16 Property Taxes \$105.30 17 18 Aggregate Adjustment	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	2.25	\$950.00		
E. Taxes and Other Government F IRecording Fees Transfer Tax F. Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium (Prepaid Interest (\$17.44 per do Property Taxes (6 mo.) to Any Initial Escrow Payment at Closi Homeowner's Insurance \$100.83 Mortgage Insurance Property Taxes \$105.30 Aggregate Adjustment H. Other	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60	2.25	5950.00		
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium (2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per do 4 Property Taxes (6 mo.) to Arry G. Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83 2 Mortgage Insurance 3 Property Taxes \$105.30 4 Property Taxes \$105.30 4 Property Taxes \$105.30 5 Homeowner's Insurance \$100.83 6 Homeowner's Insurance \$100.83 7 Homeowner's Insurance \$100.83 8 Homeowner's Insurance \$100.83 9 Homeowner's Insurance \$100.83 9 Homeowner's Insurance \$100.83 9 Homeowner's Insurance \$100.83 9 Homeowner's Insurance \$100.83	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo. to HOA Acre Inc.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00	2.25	5950.00		
E. Taxes and Other Government F I Recording Fees Transfer Tax F. Prepaids Homeowner's Insurance Premium (Prepaid Interest (\$17.44 per di Property Taxes (6 mo.) to Any Homeowner's Insurance S100.83 Initial Escrew Payment at Closi Homeowner's Insurance \$100.83 Mortgage Insurance Property Taxes \$105.30 Aggregate Adjustment H. Other HOA Capital Contribution HOA Processing Fee	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc.	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00	2.25	5950.00	\$750.00	
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E. Taxes and Other Government F If Recording Fees Transfer Tax F. Prepaids Homeowner's Insurance Premiur Mortgage Insurance Premium (Prepaid Interest (\$17.44 per do Property Taxes (6 mo.) to Any Insurance Stock Stoc	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00	2.25	\$450.00 \$5,700.00	\$750.00	
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E. Taxes and Other Government F Prepaids Homeowner's Insurance Premium Mortgage Insurance Premium (Prepaid Interest (\$17.44 per do Property Taxes (6 mo.) to Arry Insurance Premium (1) Property Taxes (6 mo.) to Arry Insurance Premium (1) Property Taxes (6 mo.) to Arry Insurance Premium (1) Property Taxes (6 mo.) to Arry Insurance Premium (1) Property Taxes (1) Prope	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for mo. 0 per month for 2 mo. 10 HOA Acre Inc. 10 HOA Acre Inc. 10 Engineers Inc. 10 XYZ Warranty Inc. 10 Alpha Real Estate Broker 10 Omega Real Estate Broker	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00 \$1,000.00	20.80	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premium 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per do 4 Property Taxes (6 mo.) to Arry G. Initial Escrow Payment at Closi Homeowner's Insurance \$100.83 Mortgage Insurance 3 Property Taxes \$105.30 Mortgage Insurance 3 Property Taxes \$105.30 Mortgage Insurance 4 Homeowner's Insurance 6 Real Estate Contribution 6 HOA Processing Fee 6 Home Warranty Fee 6 Real Estate Commission 6 Real Estate Commission 7 Title - Owner's Title Insurance (o	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker sptional) to Epsilon Title Co. In-Paid) HI	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00 \$1,000.00	2.25	\$450.00 \$5,700.00	\$750.00	
E. Taxes and Other Government F 1 Recording Fees 2 Transfer Tax F. Prepaids 1 Homeowner's Insurance Premiu 2 Mortgage Insurance Premium (3 Prepaid Interest (\$17.44 per do 4 Property Taxes (6 mo.) to Arry G. Initial Escrow Payment at Closi 1 Homeowner's Insurance \$100.83 2 Mortgage Insurance	Deed: \$40.00 Mortgage: \$45.00 to Any State Im (12 mo.) to Insurance Co. mo.) ay from 4/15/13 to 5/1/13) County USA Ing 3 per month for 2 mo. per month for 2 mo. per month for 2 mo. to HOA Acre Inc. to HOA Acre Inc. to Engineers Inc. to XYZ Warranty Inc. to Alpha Real Estate Broker to Omega Real Estate Broker sptional) to Epsilon Title Co. In-Paid) HI	\$85.00 \$2,12 \$1,209.96 \$279.04 \$631.80 \$412 \$201.66 \$210.60 -0.01 \$2,40 \$500.00 \$150.00 \$750.00 \$1,000.00 \$5,018.05	2.25	\$450.00 \$5,700.00	\$750.00	\$405.0

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$8,054.00	59,712.10	YES + See Total Loan Costs (D) and Total Other Costs (I)		
Closing Costs Paid Before Closing	50	- 529.80	YES - You paid these Closing Costs before closing		
Closing Costs Financed (Paid from your Loan Amount)	\$0	50	NO		
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO		
Deposit	- \$10,000.00	- \$10,000.00	NO		
Funds for Borrower	\$0	50	NO		
Seller Credits	50	- \$2,500.00	YES - See Seller Credits in Section L		
Adjustments and Other Credits	50	- \$1,035.04	YES + See details in Sections K and L		
Cash to Close	\$16,054.00	\$14,147.26			

Summaries of Transactions Use t	his table to see a su
BORROWER'S TRANSACTION	
K. Due from Borrower at Closing	\$189,762.30
01 Sale Price of Property	\$180,000.00
02 Sale Price of Any Personal Property Included in 5	Sale
(3) Closing Costs Paid at Closing (J)	\$9,682.30
04	
Adjustments	
05	
06	
Adjustments for Items Paid by Seller in Advance	
Oil City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11 HOA Dues 4/15/13 to 4/30/13	\$80.00
12	
13	
14	
15:	
L. Paid Already by or on Behalf of Borrower at Clo	sing \$175,615.04
01 Deposit	\$10,000.00
02 Loan Amount	\$162,000.00
II Existing Loan(s) Assumed or Taken Subject to	
04 05 Seller Credit	67 500 00
Other Credits	\$2,500.00
06 Rebate from Epsilon Title Co.	\$750.00
67	37,30,00
Adjustments	
OB	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes 1/1/13 to 4/14/13	5365,04
13 County Taxes to	
Assessments to	
15	
17	
CALCULATION	
T-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	6190 743 30
Total Due from Borrower at Closing (K) Total Baid Alexandr burst on Behalf of Borrower at Clos	5189,762.30
Total Paid Already by or on Sehalf of Borrower at Clos	
Cash to Close 🗵 From 🗆 To Borrower	\$14,147.26

M. Due to Seller at Closing Sale Price of Property Sale Price of Any Personal Property Sale Price of Sale Price	Her in Advance 4/30/13 \$80.00 \$115,665.04
Sale Price of Any Personal Proposition Adjustments for Items Paid by Second City/Town Taxes to County Taxes to County Taxes to HOA Dues 4/15/13 to 13 N. Due from Seller at Closing Discussion County Taxes to 12 Payoff of Second Mortgage Loan Seller Credit Seller Credit	erty Included in Sale eller in Advance 4/30/13 \$80.00
03 04 05 06 07 08 Adjustments for Items Paid by Se 09 City/Town Taxes to 10 County Taxes to 11 Assessments to 12 HOA Dues 4/15/13 to 13 14 15 16 N. Due from Seller at Closing 10 Excess Deposit 10 Closing Coan 11 Excess Deposit Closing (J 12 Existing Loan(s) Assumed or Tal 13 Fayoff of First Mortgage Loan 15 Payoff of Second Mortgage Loan 16 Payoff of Second Mortgage Loan 17 18 Seller Credit	Her in Advance 4/30/13 \$80.00 \$115,665.04
Of City/Town Taxes to County Taxes to County Taxes to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tail Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
Adjustments for Items Paid by Second City/Town Taxes to County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tail Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Second Seller Credit	4/30/13 \$80.00 \$115,665.04
Adjustments for Items Paid by Second City/Town Taxes to County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tail Payoff of Second Mortgage Loan Second Second Second Mortgage Loan Second Second Second Mortgage Loan Second S	4/30/13 \$80.00 \$115,665.04
Adjustments for Items Paid by Se City/Town Taxes to County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tai Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
Adjustments for Items Paid by Se City/Town Taxes to County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tai Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
Adjustments for Items Paid by Se City/Town Taxes so County Taxes so Assessments to HOA Dues 4/15/13 to Black N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
City/Town Taxes so County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Bue from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
County Taxes to Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Control Mortgage Loan Second	4/30/13 \$80.00 \$115,665.04
Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to HOA Dues 4/15/13 to HOA Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	4/30/13 \$80.00 \$115,665.04
HOA Dues 4/15/13 to 13 14 15 16 N. Due from Seller at Closing 11 Excess Deposit 12 Closing Costs Paid at Closing (J 13 Existing Loan(s) Assumed or Ta 14 Payoff of First Mortgage Loan 15 Payoff of Second Mortgage Loan 16 Payoff of Second Mortgage Loan 17 18 Seller Credit	4/30/13 \$80.00 \$115,665.04
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing () Existing Loan(s) Assumed or Tai Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	\$115,665.04
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing () Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
13 16 N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
Excess Deposit Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Ta Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
Closing Costs Paid at Closing (J Existing Loan(s) Assumed or Tai Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Seller Credit	
201 Existing Loan(s) Assumed or Tail 204 Payoff of First Mortgage Loan 205 Payoff of Second Mortgage Loan 206 207 208 Seller Credit	
04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loa 06 07 08 Seller Credit	
05 Payoff of Second Mortgage Loa 06 07 08 Seller Credit	
06 07 08 Seller Credit	\$100,000.00
0.7 08 Seller Credit	in
08 Seller Credit	
	40000
Più	\$2,500.00
10	
12	
ii	
Adjustments for Items Unpaid by	Callar
	4/14/13 \$365.04
5 County Taxes to	
6 Assessments to	
17	
16	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$180,080.00
Total Due from Seller at Closing (N)	2.000
Cash C From X To Seller	\$64,414.9

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID # 123456789

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PAGE 2 OF 5 - LOAN ID # 123456789

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount) Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

Will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow				
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes		
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues You may have other property costs.		
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.		
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.		

□ will not have an escrow account because □ you declined it □ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escraw		
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

CLOSING DISCLOSURE PAGE 4 OF 5 - LOAN ID # 123456789 you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. \$285,803.36 Finance Charge. The dollar amount the loan will \$118,830.27 cost you. Amount Financed. The loan amount available after paying your upfront finance charge. \$162,000.00 Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your 4.174% interest rate. Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. 69,46%



Loan Calculations

Total of Payments. Total you will have paid after

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

If the property was appraised for your loan, your lender is required to

· situations in which your lender can require early repayment of the

If your lender forecloses on this property and the foreclosure does not

state law may protect you from liability for the unpaid balance. If you

refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after

foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

give you a copy at no additional cost at least 3 days before closing.

If you have not yet received it, please contact your lender at the

See your note and security instrument for information about

· what happens if you fail to make your payments,

+ the rules for making payments before they are due.

cover the amount of unpaid balance on this loan,

Tax Deductions

Other Disclosures

information listed below.

Liability after Foreclosure

· what is a default on the loan,

Contract Details

loan, and

Appraisal

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce PL Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date
CLOSING DISCLOSURE			PAGE 5 OF 5 - LOAN ID # 123456786

LOAN ESTIMATE

The Loan Estimate shows the key features and costs of the mortgage loan for which you are applying. It provides the interest rate, term, loan amount, settlement costs, expected payments, and other significant features of a particular loan.

Page 1 of the Loan Estimate form (at right) includes some of the more important features of your loan.

- The top includes your name and address, the property address, the sale price, the loan term, and whether the rate is locked (and if so, how long the rate lock is valid).
- The box titled "Loan Terms" lists your loan's important terms such as the amount of the loan, interest rate, and estimated monthly payment, and whether any of the amounts can increase after closing, and whether there is a prepayment penalty or balloon payment.
- The box titled "Projected Payments" provides a breakdown of possible payments for the life of your loan, showing the amounts you will pay each month in principal and interest, mortgage insurance, and the estimated escrow amount.
- The box titled "Costs at Closing" provides the estimated closing costs and the estimated amount
 of cash you need to bring to closing (more detail can be found on page 2).

Page 2 of the Loan Estimate form (on page 4 of this insert) lists the details of the closing costs:

- Section A lists fees that the lender has complete control over, such as origination and discount
 points, application fee, and underwriting fee. If this fee is higher than the fee you were first quoted,
 find out why and negotiate a better fee if possible.
- Section B lists fees that are charged by third parties such as the appraisal, credit report, and inspection. These fees should be passed on to you without any markup.
- Section C lists fees for services provided by third parties that you may choose yourself. These amounts may vary depending on the service provider you choose.
- · Section E lists taxes and other government fees such as recording fees or other taxes.
- Section F and G list the interest, taxes, and premiums for mortgage, flood, and hazard insurance.
 These will vary depending on your closing date and are not negotiable. If you close in the start of
 the month, you will be prepaying more interest than if you close at the end of the month. These
 items must be paid up front or deposited into an escrow account.
- Section J lists the total closing costs by adding up all the items in sections A-C and E-H and deducting lender credits (if any).

Page 3 of the Loan Estimate form (on page 5 of this insert) provides additional information about your loan.

- The box titled "Comparisons" is a good tool when comparing loan offers. It provides the total you will have paid in principal, interest, mortgage insurance, and loan costs after five years as well as the amount of principal you will have paid. In addition, it provides your Annual Percentage Rate (APR) which shows your costs over the loan term as a rate and your Total Interest Percentage (TIP) which shows the total amount of interest that you pay over the loan term as a percentage of your loan amount.
- The box titled "Other Considerations" provides information about appraisals, homeowner's insurance, late payments, and servicing.



4321 Random Boulevard + Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013

APPLICANTS Michael Jones and Mary Stone

123 Anywhere Street Anytown, ST 12345

PERTY 456 Somewhere Avenue

Anytown, ST 12345

SALE PRICE \$180,000

Amount can increase over time

PURPOSE Purchase
PRODUCT Fixed Rate

LOAN TYPE

© Conventional □FHA □VA □

LOAN ID # 123456789

closing costs expire on 3/4/2013 at 5:00 p.m. EDT

See Section G on page 2 for escrowed property costs. You must pay for other

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		 YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

Projected Payments			
Payment Calculation	Years 1-7		Years 8-30
Principal & Interest		\$761.78	\$761.78
Mortgage Insurance	*	82	· -
Estimated Escrow Amount can increase over time	+	206	+ 206
Estimated Total Monthly Payment	\$1,050		\$968
Estimated Taxes, Insurance & Assessments	\$206	This estimate includes This estimate includes This estimate includes This estimate includes This estimate includes	In escrow? YES YES

Costs at Closing	ĺ.	
Estimated Closing Costs	\$8,054	Includes \$5,672 in Loan Costs + \$2,382 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

a month

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE PAGE 1 OF 3 - LOAN ID # 123456789

property costs separately.

Loan Costs		
A. Origination Charges	\$1,802	
.25 % of Loan Amount (Points)	\$405	
Application Fee	5300	
Underwriting Fee	\$1,097	

Other Costs		
E. Taxes and Other Government Fees	\$85	
Recording Fees and Other Taxes Transfer Taxes	\$85	
F. Prepaids	\$867	
Homeowner's Insurance Premium (6 months) Mortgage Insurance Premium (months)	\$605	
Prepaid Interest (\$17.44 per day for 15 days @ 3.875%)	\$262	

Property Taxes (months)

B. Services You Cannot Shop For	\$672
Appraisal Fee	\$405
Credit Report Fee	\$30
Flood Determination Fee	520
Flood Monitoring Fee	532
Tax Monitoring Fee	\$75
Tax Status Research Fee	\$110

G. Initial Escrow Payme	nt at Closing	\$413
Homeowner's Insurance	\$100.83 per month for 2 mo.	\$202
Mortgage Insurance	per month for mo.	
Property Taxes	\$105.30 per month for 2 mo.	5211

H. Other	\$1,017
Title - Owner's Title Policy (optional)	\$1,017

C. Services You Can Shop For	\$3,198
Pest Inspection Fee	\$135
Survey Fee	\$65
Title – Insurance Binder	5700
Title - Lender's Title Policy	\$535
Title - Settlement Agent Fee	\$502
Title - Title Search	\$1,261

D. TOTAL LOAN COSTS (A + B + C)

J. TOTAL CLOSING COSTS	\$8,054
D+1	\$8,054
Lender Credits	

\$2,382

I. TOTAL OTHER COSTS (E+F+G+H)

Calculating Cash to Close			
Total Closing Costs (J)	\$8,054		
Closing Costs Financed (Paid from your Loan Amount)	\$0		
Down Payment/Funds from Borrower	\$18,000		
Deposit	- \$10,000		
Funds for Borrower	\$0		
Seller Credits	\$0		
Adjustments and Other Credits	\$0		
Estimated Cash to Close	\$16,054		

LOAN ESTIMATE PAGE 2 OF 3 - LOAN ID # 123456789

\$5,672

Additional Information About This Loan

LENDER Ficus Bank MORTGAGE BROKER NMLS/_LICENSEID NMLS/__LICENSE ID LOAN OFFICER LOAN OFFICER Joe Smith NMLS/_LICENSEID NMLS/_LICENSEID 12345 EMAIL joesmith@ficusbank.com EMAIL PHONE

PHONE 123-456-7890

\$56,582 Total you will have paid in	
In 5 Years \$15,773 Principal you will have p	n principal, interest, mortgage insurance, and loan costs and off.
Annual Percentage Rate (APR) 4.274% Your costs over the loan	term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP) 69.45% The total amount of interest percentage of your loan	rest that you will pay over the loan term as a amount.
Other Considerations	
Other Considerations	

You can pay for an additional appraisal for your own use at your own cost. If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms. Assumption This loan requires homeowner's insurance on the property, which you may obtain from a Homeowner's Insurance company of your choice that we find acceptable. If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly **Late Payment** principal and interest payment. Refinancing this loan will depend on your future financial situation, the property value, and Refinance market conditions. You may not be able to refinance this loan.

> to service your loan. If so, you will make your payments to us. x to transfer servicing of your loan.

Confirm Receipt

Servicing

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Date Co-Applicant Signature

LOAN ESTIMATE PAGE 3 OF 3 + LOAN ID #123456789

CLOSING DISCLOSURE

The Closing Disclosure form sums up the terms of your loan and what you pay at closing. Typically, the closing agent gathers the pertinent information, completes the Closing Disclosure, and disperses the required funds once the buyer and seller have certified the accuracy of the statement by signing it. The Closing Disclosure has a similar format and the same numbering system as the Loan Estimate to easily compare the numbers on your Closing Disclosure to your most recent Loan Estimate. There should not be any significant changes other than those to which you have already agreed.

Page 1 of the Closing Disclosure form (at right) should be almost identical to your most recent Loan Estimate form. In addition to a statement of the transaction and loan information it will also include closing information such as the closing date, disbursement date, and settlement agent. You should then compare the "Loan Terms", "Projected Payments", and "Costs at Closing" boxes for any changes from the most recent Loan Estimate.

Page 2 of the Closing Disclosure form (on page 8 of this insert) lists the details of the closing costs and is broken down into a summary of each party's side of the transaction. Borrower-paid on the left side, Seller-paid in the middle, and paid by others on the right side. It is identical to page two of the Loan Summary except the line items are numbered and a majority of line items indicate to whom the money was paid.

Page 3 of the Closing Disclosure form (on page 9 of this insert) includes two tables that will help you review your transaction.

- A table entitled "Calculating Cash to Close" will help you easily see what changed from your Loan Estimate. The left column lists the amount from the Loan Estimate, the middle column lists the amounts from the Closing Disclosure, and the right column tells you where the amounts changed and where to look on the Closing Disclosure for an explanation as to why the amounts changed.
- The "Summaries of Transactions" table shows an abbreviated summary of your transaction. The
 left column is your transaction while the right column is the seller's transaction. The very bottom of
 the sheet provides the amount the borrower needs to provide (or will receive) as well as the cash
 the seller will receive (or will need to provide) at closing.

Page 4 of the Closing Disclosure form (on page 10 of this insert) provides additional loan disclosures. It includes information such as whether your loan is assumable, has a demand feature, can negatively amortize, and what your lender will do with partial payments. In addition, it provides information about your escrow account. It includes an estimate of your property costs over year one (such as homeowner's insurance, property taxes and homeowner's association dues. It also provides the amount of your monthly escrow payment.

Page 5 of the Closing Disclosure form (on page 11 of this insert) provides a breakdown of your total payments (amount you will have paid after making all payments), finance charge (the dollar amount the loan costs you), amount financed (the loan amount after paying the up-front finance charge), APR (your costs over the loan term expressed as a rate), and TIP (the total amount of interest you will pay over the loan terms as a percentage of your loan amount). It also includes additional loan disclosures and contact information for your lender, mortgage broker (if you used one), buyer's real estate broker, seller's real estate broker, and the settlement agent.

Closing Disclosure

\$180,000

Sale Price

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

000654321

PAGE 1 OF 5 - LOAN ID # 123456789

Closing Information Loan Information Transaction Information 4/15/2013 Michael Jones and Mary Stone 30 years **Date Issued** Loan Term 4/15/2013 123 Anywhere Street Closing Date Purpose Purchase Anytown, ST 12345 Disbursement Date 4/15/2013 Product Fixed Rate Epsilon Title Co. Steve Cole and Amy Doe Settlement Agent 12-3456 III Conventional □FHA 321 Somewhere Drive 456 Somewhere Ave Anytown, ST 12345 DVA D Property Anytown, ST 12345 Ficus Bank 123456789

Loan Terms	J.	Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
		Does the loan have these features?
Prepayment Penalty		 YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

Payment Calculation		fears 1-7	10	Years 8-30
Principal & Interest		\$761.78	\$761.78	
Mortgage Insurance	+	82.35	+	-
Estimated Escrow Amount can increase over time	+	206.13	+	206.13
Estimated Total Monthly Payment	\$	1,050.26	\$967.91	
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$356.13 a month	This estimate includes Property Taxes Homeowner's Insurance Other: Homeowner's Association	n Dues	In escrow? YES YES NO
See page 4 for details		See Escrow Account on page 4 for det costs separately.	ails. You	must pay for other property

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs $+$ \$5,018.05 in Other Costs $-$ \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details

6 7

CLOSING DISCLOSURE

CLOSING DISCLOSURE

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04 Home Warranty Fee to XYZ Warranty Inc. 05 Real Estate Commission to Alpha Real Estate Broker	-		\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker 06 Real Estate Commission to Omega Real Estate Broker	+		\$5,700.00 \$5,700.00		
07 Title - Owner's Title Insurance (optional) to Epsilon Title Co. \$1,000	0		72,700,00		
OB			£ 2		
I. TOTAL OTHER COSTS (Borrower-Paid) S	3	8.05			
Other Costs Subtotals (E + F + G + H) \$5,018	01				
<u> </u>	$\overline{}$		9		
	$\overline{}$	12.10			
Closing Costs Subbotals (D + I) \$9,682 Lender Credits	71	529.80	\$12,800.00	\$750.00	\$405.0

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.					
	Loan Estimate	Final	Did this change?			
Total Closing Costs (J)	\$8,054.00	59,712.10	YES + See Total Loan Costs (D) and Total Other Costs (I)			
Closing Costs Paid Before Closing	50	- 529.80	YES - You paid these Closing Costs before closing			
Closing Costs Financed (Paid from your Loan Amount)	\$0	50	NO			
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO			
Deposit	- \$10,000.00	- \$10,000.00	NO			
Funds for Borrower	\$0	50	NO			
Seller Credits	50	- \$2,500.00	YES - See Seller Credits in Section L			
Adjustments and Other Credits	50	- \$1,035.04	YES + See details in Sections K and L			
Cash to Close	\$16,054.00	\$14,147.26				

Summaries of Transactions Use th	nis table to see a su
BORROWER'S TRANSACTION	
K. Due from Borrower at Closing	\$189,762.30
01 Sale Price of Property	\$180,000.00
02 Sale Price of Any Personal Property Included in 5	ale
(3) Closing Costs Paid at Closing (J)	\$9,682.30
04	
Adjustments	
05	
06	
Adjustments for Items Paid by Seller in Advance	
Oil City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11 HOA Dues 4/15/13 to 4/30/13	\$80.00
12	
13	
14	
15:	
L. Paid Already by or on Behalf of Borrower at Clos	ing \$175,615.04
01 Deposit	\$10,000.00
02 Loan Amount	\$162,000.00
II Existing Loan(s) Assumed or Taken Subject to	
04 05 Seller Credit	63 600 00
Other Credits	\$2,500.00
06 Rebate from Epsilon Title Co.	\$750.00
67	91,30,40
Adjustments	
OB	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes 1/1/13 to 4/14/13	5365,04
13 County Taxes to	
Assessments to	
15	
17	
CALCULATION	
The state of the s	6190.763.30
Total Due from Borrower at Closing (K)	5189,762.30
Total Paid Already by or on Sehalf of Borrower at Closi	
Cash to Close 🗵 From 🗆 To Borrower	\$14,147.26

County Taxes t Assessments t	ieller in Advance D	\$180,000.00
Sale Price of Any Personal Proposition Control of Second Mortgage Loan Expert of Second Mortgage Loan Payoff of Second Mortgage Loan	ieller in Advance D	\$180,000.00
Odd	ieller in Advance D	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments ASSES	0	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments ASSES	0	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments ASSES	0	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments Assessments HOA Dues A/15/13 ASSESSMENTS	0	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments Assessments HOA Dues A/15/13 ASSESSMENTS	0	
Adjustments for Items Paid by S City/Town Taxes County Taxes Assessments Assessments ANDRE HOA Dues A/15/13 ANDRE From Seller at Closing Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or TAXA Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Payoff of Second Mortgage Loan	0	
City/Town Taxes County Taxes Assessments HOA Dues HOA Dues A/15/13 Closing Excess Deposit Closing Costs Paid at Closing Existing Loan(s) Assumed or Toylor Payoff of First Mortgage Loan Payoff of Second Mortgage Loan	0	
10 County Taxes to Assessments to HOA Dues 4/15/13 to 14 15 16 17 18 18 19 19 10 10 11 11 11 11 11 11 11 11 11 11 11	D	
Assessments to HOA Dues 4/15/13 to HOA Dues 4/15/13 to HOA Dues 4/15/13 to HOA Dues 4/15/13 to HOA Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing Existing Loan(s) Assumed or To HOA Payoff of First Mortgage Loan Payoff of Second Mortgage Loan Dis Payoff of Second Dis Payo		
HOA Dues 4/15/13 1 HOA Dues 4/15/13 1 N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or T Fayoff of First Mortgage Loan Payoff of Second Mortgage Loan	in.	
113 114 115 116 N. Due from Seller at Closing 11 Excess Deposit 12 Closing Costs Paid at Closing (13 Existing Loan(s) Assumed or T. 14 Payoff of First Mortgage Loan 15 Payoff of Second Mortgage Loan 15 Payoff of Second Mortgage Loan		
14 15 16 N. Due from Seller at Closing 11 Excess Deposit 12 Closing Costs Paid at Closing (13 Existing Loan(s) Assumed or T. 14 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 4/30/13	\$80.00
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or T. Fayoff of First Mortgage Loan Fayoff of Second Mortgage Loan		
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or To Fayoff of First Mortgage Loan Fayoff of Second Mortgage Loan		
N. Due from Seller at Closing Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or To Fayoff of First Mortgage Loan Fayoff of Second Mortgage Lo		
Excess Deposit Closing Costs Paid at Closing (Existing Loan(s) Assumed or To Payoff of First Mortgage Loan Payoff of Second Mortgage Loan		The state of the s
Closing Costs Paid at Closing (Existing Loan(s) Assumed or To Payoff of First Mortgage Loan Payoff of Second Mortgage Loan		\$115,665.04
Existing Loan(s) Assumed or To Fayoff of First Mortgage Loan Fayoff of Second Mortgage Lo		
Payoff of First Mortgage Loan S Payoff of Second Mortgage Lo		\$12,800.00
95 Payoff of Second Mortgage Lo	aken Subject to	
and action from the next of a charge section in the first and the first of the first of the first of the contract of		\$100,000.00
96	an	
07		
08 Seller Credit		\$2,500.00
09		
10		
12		
ŭ		
Adjustments for Items Unpaid b	v Seller	
	p 4/14/13	\$365.04
	0	
The state of the s	0	
17		
16		
19		
CALCULATION		
Total Due to Seller at Closing (M)		\$180,080.00
Total Due from Seller at Closing (A	0	- \$115,665.04
Cash From To Seller	4	\$64,414.9

CLOSING DISCLOSURE PAGE 3 OF 5 • LOAN ID # 123456789

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Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount) Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

do not have a negative amortization feature.

Partial Payments

Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

Will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues You may have other property costs.
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

□ will not have an escrow account because □ you declined it □ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escraw		
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.	
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

CLOSING DISCLOSURE PAGE 4 OF 5 - LOAN ID # 123456789

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. \$285,803.36 Finance Charge. The dollar amount the loan will \$118,830.27 cost you. Amount Financed. The loan amount available after paying your upfront finance charge. \$162,000.00 Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your 4.174% interest rate. Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. 69,46%



Loan Calculations

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- · what is a default on the loan,
- · situations in which your lender can require early repayment of the loan, and
- + the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce PL Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Co-Applicant Signature Date CLOSING DISCLOSURE PAGE 5 OF 5 + LOAN ID # 123456789